

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Steven D Terry  
 Catherine M Terry  
 Debtors

Case No. 18-14623-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb  
 smg +Steven D Terry, Catherine M Terry, 1623 Mine Lane Road, Easton, PA 18045-5863  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14164486 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 14164493 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 14164495 +Radiology and MRI of Bethlehem, 5325 Northgate Drive, STE 100, Bethlehem, PA 18017-9412  
 14164496 +Ratchford Law Group PC, 409 Lackawanna Ave., STE 320, Scranton, PA 18503-2059  
 14164497 +Rickart Collection Systems Inc., 575 Milltown Road, PO Box 7242,  
 North Brunswick, NJ 08902-7242  
 14164504 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14164506 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:34

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14164483 EDI: ARSN.COM Nov 10 2018 07:23:00 ARS National Services Inc., PO Box 469046,  
 Escondido, CA 92046-9046  
 14164484 +EDI: BANKAMER.COM Nov 10 2018 07:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 14164485 +EDI: TSYS2.COM Nov 10 2018 07:23:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 14164487 +EDI: CAPITALONE.COM Nov 10 2018 07:23:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14164488 +EDI: WFNBN.COM Nov 10 2018 07:23:00 Comenitycapital/bosco, Comenity Bank,  
 Po Box 182125, Columbus, OH 43218-2125  
 14164489 +EDI: DISCOVER.COM Nov 10 2018 07:23:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 14164490 +EDI: CBSKOHLS.COM Nov 10 2018 07:23:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 14164491 +EDI: RESURGENT.COM Nov 10 2018 07:23:00 LVNV Funding/Resurgent Capital, Po Box 10497,  
 Greenville, SC 29603-0497  
 14164492 +EDI: MID8.COM Nov 10 2018 07:23:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,  
 San Diego, CA 92193-9069  
 14165039 +EDI: PRA.COM Nov 10 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14164494 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 10 2018 02:32:10 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14164498 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14164499 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14164500 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14164501 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14164502 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 14164505 EDI: TFSR.COM Nov 10 2018 07:23:00 Toyota Motor credit Corp, Po Box 8026,  
 Cedar Rapids, IA 52408  
 14164508 +EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,  
 Des Moines, IA 50306-0438  
 14164510 +EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14164503\* +Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 14164507\* +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408  
 14164509\* +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Catherine M Terry mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Steven D Terry mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Steven D Terry</b>	Social Security number or ITIN	<b>xxx-xx-5751</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Catherine M Terry</b>	Social Security number or ITIN	<b>xxx-xx-8107</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-14623-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven D Terry

Catherine M Terry  
aka Catherine M. Kriney

11/8/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**